

**VICKI PIONTEK  
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September 6, 2023

Midland Credit Management, Inc.  
Attention: Brian C. Nicholas, Esquire  
KML Law Group, P.C.  
701 Market Street, Suite 5000  
Philadelphia, PA 19106

Also By Email: bnicholas@kmlawgroup.com

**Re: RE: Maranda Grasley**

**SSN: xxx-xx-6268**

**DOB: xx/xx/xxxx**

**Last 4 Digits of Account No. 3507 Alleged Balance \$1,023.65**

**DISPUTE AND REQUEST FOR PRODUCTION OF DOCUMENTS**

Dear Attorney Nicholas,

Once again, please be advised that I represent Maranda Grasley, Debtor in the above captioned Chapter 13 Bankruptcy. Recently your client Midland Credit Management, Inc. filed an amended Proof of Claim (POC) in Ms. Grasley's Chapter 13 Bankruptcy case.

Ms. Grasley is not disputing that she had Comenity Bank account. But she is disputing the amount of the alleged balance. She is also disputing whether Midland Credit Management, Inc. has standing to file the POC.

Please provide the following documents:

- 1) All evidence showing the date that the purported governing contract was sent to the Debtor and by what means, to what address.
- 2) All documents related to the chain of assignment.
- 3) All documents referenced or mentioned in the "BILL OF SALE."

**PLEASE ALLOW THIS LETTER TO SERVE AS NOTICE THAT MS. GRASLEY DISPUTES THE ABOVE REFERENCED ACCOUNT FOR THE ABOVE STATED REASONS PURSUANT TO THE FAIR CREDIT REPORTING ACT, 15 USC 1681 ET. SEQ.**

Sincerely,

*Vicki Piontek*  
Vicki Piontek, Esquire